

IOWA RECOVERY TIMES

Iowa October 15, 2008 Issue 2

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www.rio.iowa.gov

Apply by Phone 800.621.FEMA (3362) TTY: 800.462.7585 6 a.m. to 11 p.m. Seven days a week (Hours may change)



Thirty-four days after a tornado hit Parkersburg, a new house rises from the ruins. FEMA photo by Richard O'Reilly

Aid deadline extended

Iowa Governor Chet Culver and the Federal Emergency Management Agency announced that residents and business owners who suffered damages from the tornados and flooding in disaster-declared counties now have until October 31 to register for federalstate disaster assistance.

"As Governor, I am committed to ensuring that those Iowans who have been impacted have access to the resources they are entitled to," said Governor Culver. "With this extension, Iowans will have more time to apply for disaster assistance, and I encourage all Iowans affected to do so as soon as possible."

"We've extended the registration deadline to allow people an additional period of time to register for assistance," said Bill Vogel, FEMA's federal coordinating officer.

Disaster assistance can include: funding for temporary disaster housing assistance; U.S. Small Business Administration (SBA) low-interest disaster loans for individuals and business owners to repair or replace real or personal property; replacement grants to help meet serious disaster-related needs and expenses not covered by insurance or other assistance programs; and, disaster unemployment assistance.

There are two easy ways to begin the registration process. You may call to FEMA's toll-free number, **1-800-621-FEMA** (3362), TTY 1-800-462-7585. Both numbers are available from 7 am to 11 pm (CDT), seven

days a week until further notice, and multilingual operators are also available to answer your call.

Residents with Internet access have the option to register on the agency's website at http://www.fema.gov where valuable recovery information is also available.

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Beware of Scam Artists

Disasters attract scam artists. Be alert for door-to-door solicitors who promise to speed up insurance and building permits or ask for your social security or FEMA registration numbers. FEMA workers always wear their photo ID where it can be seen. Other tips for hiring contractors to repair storm damage or any work:

- Check references. A reliable contractor is willing to provide names of previous customers.
- Use licensed contractors. Call the Labor Services Division of Iowa Workforce at 515-281-5387, 8:15
 a.m. – 4:15 p.m., Monday-Friday to check if a contractor has a license.
- Insist on a written contract. A contract should clearly state the scope of work and associated costs and payment schedule.
- Obtain a local building permit, if required. Check with your local officials about whether you need one and what kind.
- Pay only when the job is completed and pay by credit card or check.
 Never pay in cash or all up front.
 The safest way to pay is by check to the contracting company. By law you have three days to cancel a contract if the contract amount is over \$25.
- Report contractor fraud to your local police department, the Iowa State Patrol Helpline at 800-525-5555 and the Iowa Attorney General's Consumer Protection Division (CDP) at 515-281-5926 or 888-777-4590.



The Iowa River covers farm land in Louisa County. Photo by Greg Henshall/FEMA

FAQs

HAZARD MITIGATION

Q. What is hazard mitigation?

A. Hazard mitigation is measures that may reduce or eliminate risks caused by disasters such as floods, tornadoes and earthquakes to both people and property. Examples include elevating a home or building a safe room.

Q. Can I purchase flood insurance if I live in a high-risk area?

A. Yes. The National Flood Insurance Program (NFIP), created in 1968, makes flood insurance available to everyone, regardless of where they live.

Q. Can I purchase flood insurance if my home has flooded in the past?

A. Yes, provided your community participates in the NFIP program.

Q. Why should I purchase flood insurance if there is federal assistance available?

A. First, only areas declared a federal disaster qualify for federal assistance. Second, more than half of all flooding

occurs in non-declared areas. So if flooded, you are more likely not to receive federal assistance and must rely on flood insurance to rebuild.

Q. How much does it cost to build a safe room?

A. Costs vary by location, size and type. The average safe room costs between \$2,500 and \$6,000.

Q. Where can I find information about building safe rooms?

A. FEMA publication 320 goes into detail about building a safe room. Call (888) 565-3896 to ask for publication 320 to receive a copy.

Q. If my home is flooded and I am no longer able to live in it, can FEMA buy it from me?

A. FEMA does not make this decision; it only funds the process. The decision is made by the local community. Contact your county emergency management office for details.

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Making Iowa Safer for Future Floods

Purchasing Frequently Flooded Property

Iowa's Homeland Security and Emergency Management Division has a long-range plan to constantly improve the state's protection against disasters. This "mitigation" program relies, in part, on each community developing its own long-term plan for protection.

Buying the properties most at risk of flooding is a part of the state's strategy and that of many communities. The program is separate from disaster aid to individuals because it is designed to minimize the impact of future events. After it is purchased, the property is turned

into green space, typically a park, reducing property damage from future floods and the risk to Iowans as well. This also reduces the amount of land within a city that can be developed and can reduce revenues to the jurisdiction.

That is why the decision to purchase property goes through the community, and individuals do not apply on their own. To be eligible, the community must have a FEMA-approved local Hazard Mitigation Plan and be in good standing with the National Flood Insurance Program.

The program is voluntary and owners who initially say they are interested can change their minds any time up to the actual closing, which is likely to occur a year away. Just as individuals carefully weigh their decisions about whether to buy, build, repair, move, elevate or ask for a buyout, so communities must weigh which buildings they most want to purchase, and which fit in best with their long-range plans.

Before these long range decisions can be completed, both parts of the equation must come together: The State needs to know both what pro-



David Curbelo, Mitigation Specialist for FEMA, and Ray Palmer, FEMA's Asst. External Affairs Officer for Private Sector, help residents to select the guides that would help him recover after the flood. Photo by Garrastegui, S./FEMA

jects will be submitted, and how much money will be available. In early December the State will have its first good estimate of funding levels for this program.

Communities have submitted initial projects. Iowa's Homeland Security and Emergency Management Division and FEMA will work with communities to submit a more formal request and then will review each proposals for how well they mitigate, for cost-effectiveness and for environmental soundness. For each buyout approved, the community begins the process of appraisal, negotiation, settling mortgages, and closings. Once purchased, the buildings are demolished and the land is cleared, to remain forever as public open space.

Iowa is one of a handful of states with what is called an "enhanced state plan," which means it will get an additional 20 percent for mitigation projects compared to other states.

At each step, the goal is to be wise in how a community rebuilds, and effective in how the dollars are spent.

RECOVERY

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These Iowans Are Prepared ...



"The living space was elevated ... in just over a day and cost about \$25,000."

Up ...

Up ...

&

Safe

Benton County, Iowa - Anthony and Jackie Behounek live along the Cedar River near Vinton, where flooding is fairly common.

For this family, rising waters used to be a gut-wrenching concern.

When flooding was expected in their area April 1993, they relied on sandbags and plastic sheeting to keep their home safe. They evacuated – and hoped for the best. Several days later, they returned to find their efforts did nothing to prevent more than two feet of water from coursing through their home.

They decided to prevent this from happening again by elevating their home.

The Behouneks chose not to go with the stilt-style design in favor of having an enclosed space under their home to use as a garage and for storage. This required proper access for water to flow through the

lowest part of the structure by installing flood vents no greater than 12 inches above the interior floor grade, equal to one square inch of unobstructed area to every square foot of floor space. The living space was elevated nine feet in just over a day and cost about \$25,000.

This spring, when the Cedar River rose to record levels, the Behouneks evacuated again. Friends later reported that water was seen as high as the Behounek's raised deck and had probably gone into their house. The couple's hopes sank.

But their elevation project paid off. When they returned, they discovered the water didn't get above the garage and storage space.

"No more ripping out drywall, or dealing with mold," said Jackie. "Elevating our house was the best thing we ever did." Home, dry home.

Helpful Links

Best Practices and case studies:

www.fema.gov/mitigationbp/index.jsp

- ♦ Building safer and stronger www.fema.gov/government/ mitigation.shtm
- ♦ Small Business
 Administration:

 Www.sba.gov/services/
 disasterassistance
- ◆ National Flood Insurance Program: www.floodsmart.gov/ floodsmart/
- ♦ Aid Matrix: www.aidmatrixnetwork.org

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... For Future Disasters Small Room, Strong Room

Harrison County, Iowa — A close call with a killer Nebraska tornado in 1975 prompted Dan and Dale Hoyt to include a safe room in a new house they built years later in Iowa.

"When you live in Iowa, you need protection from tornadoes," said Dale. "When we were kids, everybody went to their cement cellars. We live in the floodplain; we couldn't put a basement in our new house."

The Hoyt's safe room was built at ground level.

The room is constructed with an insulated concrete form (ICF) consisting of two layers of hardened Styrofoam enclosing another layer of poured concrete. They chose to use six-inch concrete, which when combined with the Styrofoam, creates a wall thickness of almost one foot. The ICFs are connected with poly-plastic fasteners and reinforced with layers of rebar rods embedded horizontally and vertically.

The room measures seven-and-a-half feet by six-and-a-half feet, can shelter eight people and is stocked with bottled water and all the essentials to get through an emergency. Important documents are also stored there.

The Hoyts paid \$17,000 for the concrete foundation; it includes \$2,000 for the installation of the safe room – a small price they say – to provide peace of mind and security against a tornado. Three major tornados have already struck within a short distance of their 4,200-acre farm.

"Even if the house is struck ... I'm confident the safe room will hold up," said Dale.

"When you live in Iowa, you need protection from tornadoes."



Dale Hoyt measures wall thickness to demonstrate why this is a safe room. Photo by Christopher Smith

Mitigation measures help reduce flood damage

The Rebuild Iowa Office and FEMA recommend the following steps when you rebuild or repair your home:

- Contact your local building permit office before you begin repairs.
- Follow local building codes and ordinances
- Elevate residences at least one foot above base flood elevation.
- Raise electrical outlets, switches, light sockets, the main breaker or fuse box, utility meters, baseboard heaters and wiring at least one foot above potential flood levels.
- Connect all receptacles to a ground fault interrupter circuit to avoid shock or electrocution. A licensed electrician should do all the electrical work.
- Elevate outside air conditioning compressors and heat pumps on masonry or pressure-treated lumber.

- Relocate or elevate hot water heaters, heating systems, washers and dryers to a higher floor or to at least one foot above projected flood levels.
- Anchor fuel tanks to the wall or floor using metal straps and fasteners to prevent them from overturning or floating away.
- Store important documents and irreplaceable personal objects where they won't be damaged by floodwaters.
- Consider relocating your residence outside the floodplain.
- Purchase flood insurance. Standard homeowners' policies do not cover flood damage.

For further rebuilding options and guidance, check out "The Homeowner's Guide to Retrofitting," available on-line at http://www.fema.gov.

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NEW STATE OFFICE LEADS, SHAPES IOWA'S RECOVERY



www.rio.iowa.gov

REBUILD IOWA OFFICE

A new state office is helping Iowa recover from the devastating impact of the floods and tornadoes. The Rebuild Iowa Office (RIO), headed by Lt. Governor Patty Judge, is a state office with legal authority granted to it by the Governor in his June 27, 2008, Executive Order 7 (www.rio.iowa.gov/ass ets/Executive%20Order %20No%207.pdf).

The RIO is tasked with ensuring that the state rebuilds safer, stronger and smarter

than before the 2008 disaster. The RIO is supported by a professional staff drawn primarily from existing state agency personnel to allow it to achieve its mission. vision, goals and objectives. Throughout its initiatives, the RIO is committed to a recovery and rebuilding process that is fair and equitable to everyone.

Governor Culver also appointed a 15 member Rebuild Iowa Advisory Commission (RIAC) to assist the RIO in providing the vision, creativity, and leadership to identify, prioritize, and address the shortand long-term issues of recovery.

The RIAC will present a report to the governor and legislature within 45 days of the first meeting – by Sept. 2 – that will provide a clear picture of the impact the disaster had on Iowa. FEMA is partnering with RIO as it works to build a future for Iowa that will be safe, sustainable and economically strong for its people.

"Rebuild Iowa Office (RIO) ... ensuring that the state rebuilds safer, stronger and smarter than before ..."

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PUBLIC ASSISTANCE

Benefitting Members of the Iowa Community

Do you see kids riding to school in a brand new school bus?

Is the washed-out bridge on your usual way to work being rebuilt? Are the piles of debris beginning to disappear from the sidewalks of your town?

The Public Assistance grant program helps communities rebuild by reimbursing eligible disaster-related expenses submitted by state agencies, local and tribal governments and certain non-profit organizations responding to a disaster.

To be reimbursed, the funds must be spent on eligible work such as disaster-related cleanup, emergency services and rebuilding efforts. Paying for all the damage caused by disasters is difficult for most communities.

Because communities have to spend money before they can be reimbursed for it, entire annual budgets can be depleted while much repair and rebuilding still needs to be done.

'PA grant program helps communities rebuild by reimbursing most of the money spent by state agencies, local and tribal governments ...'

This can cause cash flow problems. In some instances, consultants asked by the community to help with the applications for federal grants actually slow the procFEMA and the state help communities get money quickly in a couple of ways. For projects under \$60,900, the FEMA/state program will advance all of its eligible grant money right away.

For larger projects, FEMA and the state will approve some initial funds based on estimates and not wait for all the costs to be calculated.

FEMA and the state strive to reimburse communities for every penny of the eligible cost of rebuilding their disaster-damaged infrastructure

In doing so, businesses can reopen, people can enjoy the return of electricity and water, and taxpayers can be spared a financial burden beyond their means.

is difficult for most communities. grants actually slow the process down. beyond their means.

Jamie Forero, Branch Director of FEMA's Area Field Office No. 2, addressed county and city officials on FEMA determination to help Cedar Rapids get cleaned up and back to business. Standing behind Jamie - waiting his turn to speak on specific programs - is John Saggese with Inter-Governmental Affairs. Photo by Greg Henshall/FEMA

Help is a telephone call away

Individual help from recovery specialists is just a telephone call away for Iowa disaster victims. Three agencies are staffing toll free numbers to provide assistance information and support:

♦ FEMA Helpline: 800-621-FEMA (3362) or TTY 800-462-7585

When: 6 a.m.-11 p.m., seven days a week.

State of Iowa Other Needs Assistance: 866-434-4692

When: 8 a.m. - 4 p.m. Mon.-Fri.

 Small Business Administration disaster loan assistance:

800-659-2955

When: 7 a.m. - 8 p.m., Mon-Fri. and 8 a.m.-5 p.m., Sat. and Sun.

Deadline for registering for federal assistance is Sept. 29, 2008.

Make sure disaster assistance aid goes to those who deserve it.

FEMA Fraud Hotline 800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, English proficiency, or economic status. If you or someone you known has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY Call 800-462-7585.

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Grand Forks Tips for Teachers of Destroyed Schools

Flood and tornado damage will heighten first-day-of-school anxieties for some in Iowa this year.

A former principal from Grand Forks, N.D., offers a few words of advice – and comfort – because she knows what students and teachers face in the aftermath of a disaster.

Dr. Ann Porter was principal of Lincoln Elementary School when it was destroyed by the Red River flood that inundated Grand Forks and neighboring towns in 1997, forcing more than 60,000 people from their homes.

She offers a few tips on how to deal with school displacement.

- Allow children to grieve. The new school year did not start before students and staff said goodbye to Lincoln. "There was closure," said Porter.
- Continue the same traditions and ceremonies. Lincoln students continued a potluck dinner tradition and school mural.
- Use the fine arts painting, music, writing to help children communicate their feelings of loss.
- Celebrate the history of the old school. Lincoln students interviewed community members who had attended their school and compiled a history.
- Tell parents that the children are safe and comfortable.
 This helps parents to deal with their own issues of recovery.

A new elementary school, named Phoenix to mark the city's rebirth, was opened the following fall, a year and a half after the flood. It replaced two elementary schools with a long history – Belmont and Lincoln. Phoenix represented a new start with the comfort of past traditions and the hopes for a better future.



Tornado damage to the local high school; the roof blew off the Parkersburg High School during an EF-5 tornado. Photo by Barry Bahler/FEMA

CLIP & SAVE ...

FEDERAL AGENCIES

FEMA Registration	800-621-FEMA (3362)
TTY for deaf/hard of hearing	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-427-4661
TTY for hearing/speech impaired	800-427-5593
Social Security Administration	800-772-1213
U.S. Small Business Administration	800-659-2955
Internal Revenue Service	800-829-1040
TTY for hearing/speech impaired	800-829-4059
Tax Related Disaster Relief	866-562-5227
Housing and Urban Development Hotline	800-669-9777
Department of Veterans Affairs	800-827-0648

IOWA NUMBERS